

4. Social equity indicators

Part of our responsibility as a community is to ensure the equitable sharing of resources to all. Sharing resources means that everyone can contribute to and benefit from the community's growth. By promoting and measuring Social Equity, a Comprehensive Plan core value, the city strives to ensure sharing of resources.

The City can have an effect on social equity through several strategies. These include the City's refusal to tolerate discrimination in employment or housing and its commitment to provide equal opportunities in education and employment. In the Comprehensive Plan, the City also committed to paying special attention to providing equal opportunities for residents living in communities with high poverty rates.

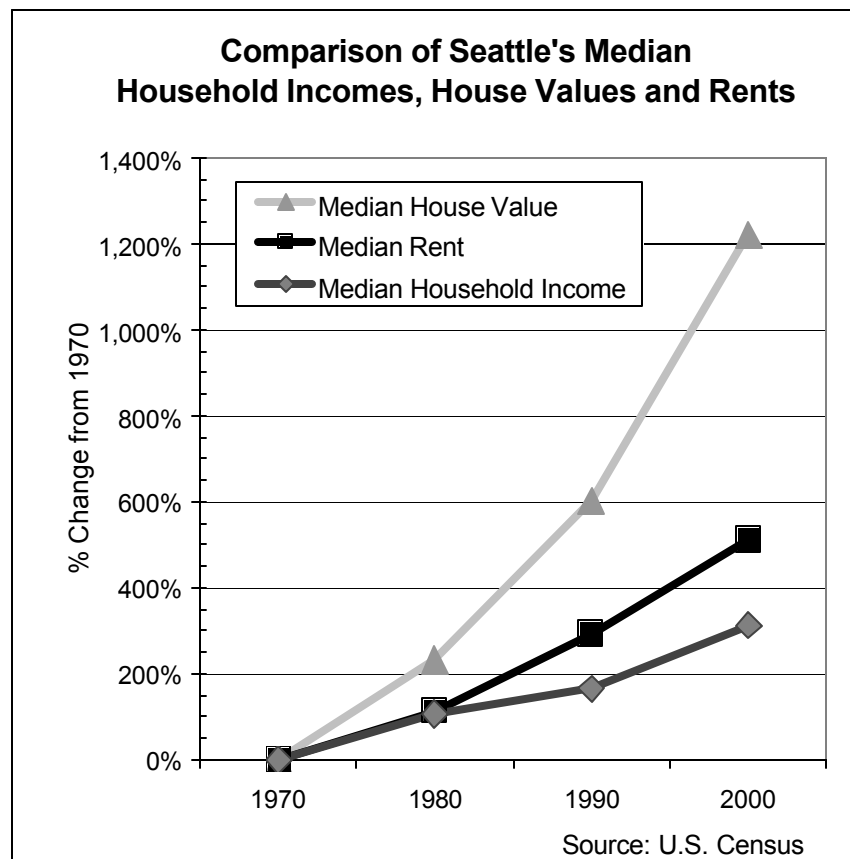
The indicators chosen to measure social equity are:

- Housing affordability and cost of housing
- Income distribution
- Population distribution by race
- Persons below poverty level
- Persons covered by health care insurance

As with community indicators, social equity indicators are showing mixed results. Housing in Seattle continues to become less affordable to Seattle's households. Potentially related, the number of Seattle residents in poverty has fallen between 1990 and 2000. While large portions of the city continue to have very high percentages of residents who are White, Seattle is becoming more racially diverse, and people of color are becoming a stronger presence in larger portions of the city. With limited exceptions, the distribution of Seattle's wealthier and poorer households has remained the same between 1989 and 1999. The percent of residents with health insurance grew between 1994 and 2000.

Housing affordability and the cost of housing: median home values and rents have continued to increase faster than household income since 1994.

The figures in the chart reflect changes in median income, rent and house value as reported to the U.S. Census Bureau. The chart shows only median values and does not reflect the wide variety of incomes and costs that individual households may have. For instance, a household with slow income growth during past 20 years would now be paying a higher share of its income in housing costs than other households. On the other hand, a household that bought a house in 1980 and has not moved may be paying a substantially lower share of its income in housing costs than other households.



In addition, a number of other factors can change the picture of affordability for a particular household. Households with more savings, higher incomes or more equity (owned property) may be able to afford higher housing costs. Particular houses that will meet a household's needs and desires may be more or less expensive than the median value. Lending criteria used by banks or mortgage companies may make it easier or more difficult for particular households to acquire a mortgage to buy a home. Also, the cost of borrowing money, including interest and any fees, may significantly change the affordability of housing. Lower interest rates, such as those of the late 1990s and early 2000s, permit a household with a mortgage to pay a smaller percentage of monthly housing costs in interest. Consequently, some households may be able to buy more expensive houses for the same monthly cost as a less expensive house at a higher interest rate.

According to the U.S. Census Bureau, over 30% of Seattle's renter households reported paying more than 35% of their income in rent in 2000, approximately the same as in 1990. A smaller, but increasing, portion of owners is paying more than 35% of their income in housing costs. Between 1994 and 2002, the average price paid for a home in Seattle increased by 74% to \$307,000.

Percent of Income Spent on Housing Costs	Owners		Renters	
	1990	2000	1990	2000
Less than 20 percent	60%	48%	28%	29%
20 to 24 percent	13%	13%	15%	15%
25 to 29 percent	9%	11%	13%	13%
30 to 34 percent	6%	8%	9%	9%
35 percent or more	11%	20%	31%	31%
Not computed	0%	1%	3%	4%

In the 1999 and 2001 citywide residential surveys, 80% of respondents felt that housing had become less affordable in the last two years. This is an increase over 1996 when 59% of respondents answered that housing had become less affordable over the last few years.

One of the Comprehensive Plan's key housing goals is to maintain the affordability of housing over the course of the Comprehensive Plan. The Comprehensive Plan's Housing Goal, HG4, seeks to "achieve a mix of housing types attractive and affordable to a diversity of ages, incomes, household types, household sizes, and cultural backgrounds."

In addition to providing subsidies for some housing, the City is continually reviewing its regulations to ensure that affordable housing continues to be built in the City. For example, in 1996, the City implemented a multifamily housing tax exemption program. This program provides tax relief for developers of multifamily projects in targeted urban centers.

Income distribution: Seattle's median household income rose 6.5 percent between 1989 and 1999, accounting for inflation.

Seattle's median household income in 1999 was \$45,736, up from \$29,353 in 1989. Median household income represents the midpoint; the income of half of the city's households is lower than the median and half are higher.

The map of 1999 median incomes (collected in the 2000 census) compares the median income calculated for each census block group in 1999 compare with the median for the city overall. Median household incomes are lowest in the areas shown in white—less than 50 percent of the city median (under \$22,868). The pale gray areas have higher median incomes, but still under the city's median (\$22,869 to \$45,736).

On the contrary, the darker gray areas indicate where 1999 median household incomes lie between the city median and 150 percent of that level (\$45,737 and \$68,604). In the black areas, median incomes are higher than 150 percent of the city median (over \$68,604).

The 1989 map allows us to compare the general patterns of income distribution in 1989 with those in 1999. However, comparisons of individual block groups over the decade may not be valid because the Census Bureau configured many census block groups differently for the 2000 census than they did in 1990.

As in 1990, areas with median incomes below the city median were most common near downtown and the University of Washington and in parts of the Duwamish, Southeast and West Seattle, Ballard and north of 85th Street. Some of these lower income areas became more concentrated over the decade. This change is perhaps most notable north of 85th Street. Also, in West Seattle the areas with median household incomes below the city's median became more tightly clustered and shifted somewhat westward.

The areas with the lowest incomes in 1989 – under 50 percent of the city median – do not appear to have grown in any area of the city. The relative income of much of the central area improved from the lowest category to the next one (representing 50 to 100 percent of the city median). Smaller areas of Southeast Seattle had median household incomes below 50 percent of the city median in 1999 than a decade earlier – only a few scattered areas remain. Very few new areas have appeared in the city with median incomes at this lowest level.

As in 1989, the areas with median incomes 50 percent or more above the city's median were still most widespread along Lake Washington and Puget Sound. Many of the areas with the highest incomes in 1989 expanded over the decade to encompass more territory along the water in 1999. Also, additional areas of the city not bordering the water had median incomes above 150 percent of the city median in 1999 – most markedly near Green Lake and in Queen Anne.

The Comprehensive Plan Housing Element Policy H16 states that the city will: "Encourage greater ethnic and economic integration of neighborhoods in a manner that does not promote gentrification or the displacement of existing low-income residents from their communities."

Median Household Income Distribution by Census Block Group



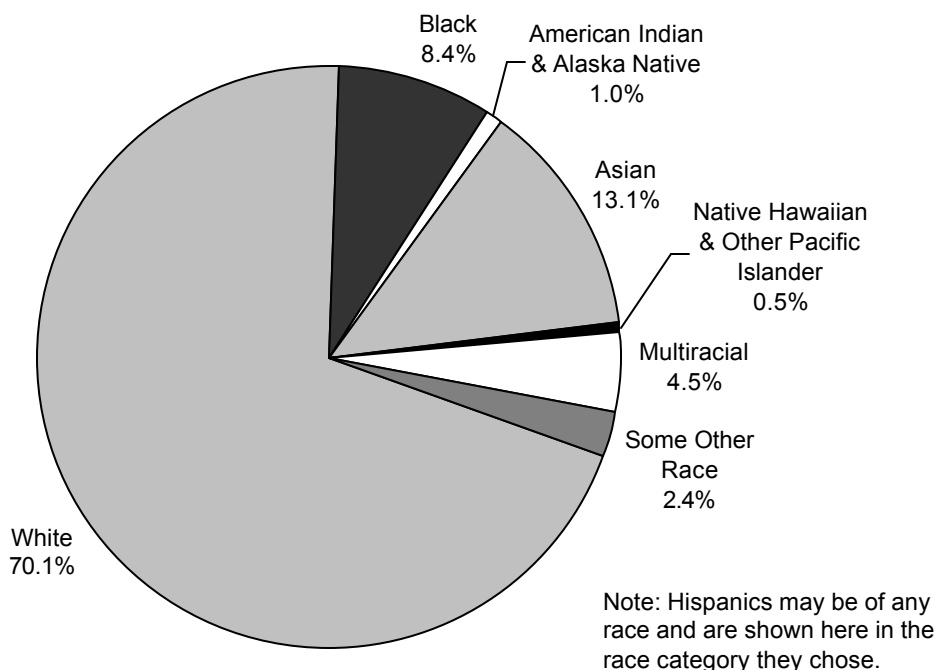
The City's neighborhood planning strategy encourages certain housing types, such as residential small lots, and promotes more efficient use of existing housing. As this strategy is implemented, more affordable units may be available throughout the city's neighborhoods. This will result in a richer mixture of income levels across the city.

In addition, the City has supported the Seattle Housing Authority's work to integrate their existing public housing communities. Communities, such as NewHolly, are being redeveloped from large concentrations of public housing to new communities which will house a broad range of households, including home owners.

Race and ethnicity: Seattle is more racially and ethnically diverse in 2000 than it was in 1990.

People of color¹ now comprise 32 percent of Seattle's population compared to 26 percent in 1990. Hispanics alone have increased their share of the population from 3.6 percent to 5.3 percent of Seattle's residents.

Seattle's Racial Diversity in 2000

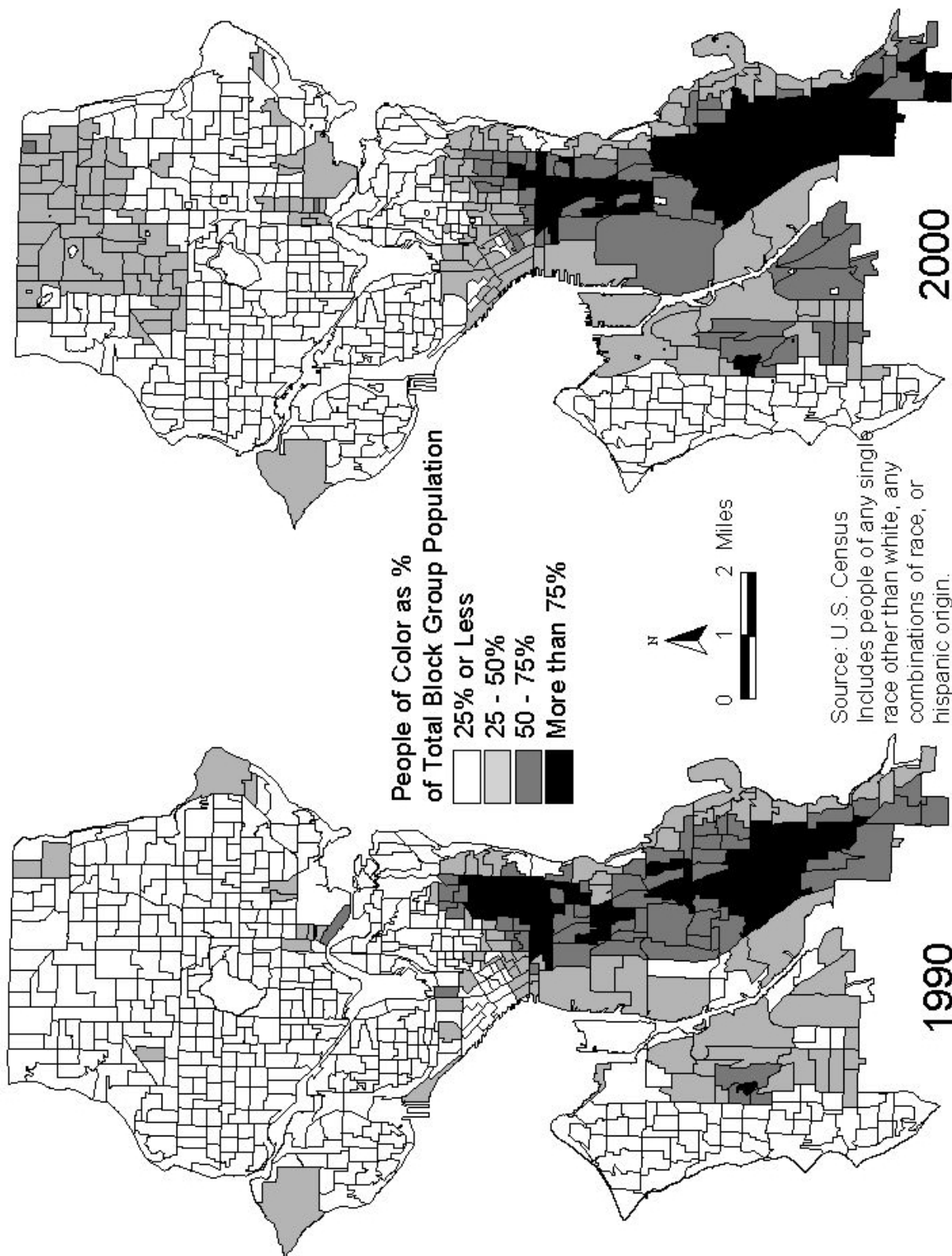


In larger areas of the city, people of color make up 25% or more of the population. As in 1990, people of color make up a larger share of the population in Southeast Seattle than in other parts of the city. Between 1990 and 2000, the areas in Southeast Seattle where 75 percent or more of residents were people of color expanded both to the west and to the east as well as south to the city's edge.

By contrast, in the Central Area, north of Yesler Street, the area where 75 percent or more of the population were persons of color shrank from 163 blocks in 1990 to 31 blocks directly in 2000. However, as people of color became less concentrated, they have moved into a larger portion of the city. In 1990, in most of the area northwest of Madison Street less than 25 percent of residents were persons of color. In fact, had the city been divided in two parts in 1990 – north and south of Madison Street, people of color comprised over a quarter of the population in only small isolated areas north of Madison Street. By 2000, Madison Street no longer appears as the approximate northern limit of the largest concentration of people of color. Instead, people of

¹ People of color refers here to those who identified themselves in the censuses as being of any race category other than white, any race in combination with white, or Hispanic/Latino.

People of Color Distribution by Census Block Group



color made up 25 to 50 percent of the population in 2000 in most of the area between Yesler Street and Mercer and Roy Streets.

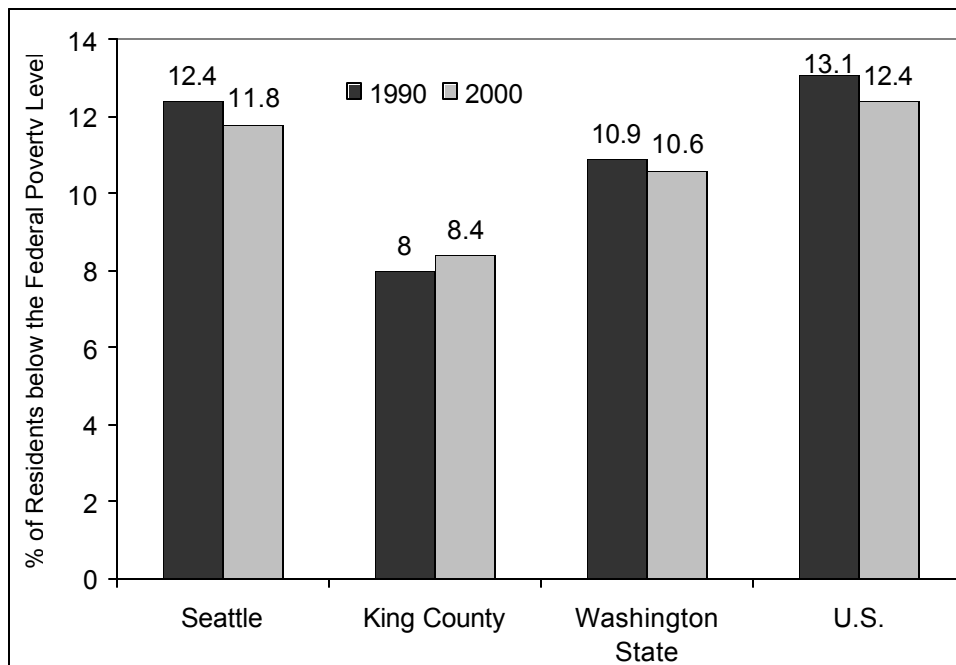
Also, in much of the area north of 85th Street and east of Third Avenue people of color now make up a quarter to half of the population. Still, in the vast majority of the area between Mercer Street and 85th, people of color constitute less than a quarter of the population. By contrast, the areas where people of color are 25 to 50 percent of the population have increased in size from 1990 to include a larger area near the University of Washington, Discovery Park, Belltown, Denny Triangle, and South Lake Union.

Concentrations of people of color became more distinct in West Seattle. Between 1990 and 2000, the areas where people of color were a majority of the population expanded slightly to the east, west, and south. Farther south, people of color now constitute a half to three-quarters of the population in Westwood-Highland Park, South Park, and the area west of South Park to Ninth Avenue. In nearly all of the remaining areas in West Seattle east of 35th Avenue Southwest, persons of color make up at least a quarter of the population. By contrast, people of color do not make up more than a quarter of the population in any area west of 35th Avenue Southwest.

Housing Element Policy H14 encourages greater ethnic and economic integration of neighborhoods within the city.

The City's Office of Civil Rights provides education and support to households and individuals experiencing discrimination, including households discriminated against because of their ancestry, color or race.

Population below the poverty level: The share of Seattle's population living in poverty



In 2000, 11.8 % of Seattle residents lived below the federal poverty level. This is a small drop from 1990, when 12.4% of residents lived below the poverty level. However, 3,000 more people are below the poverty level than in 1990. In addition, the poverty rates for citizens in the city range broadly depending on race. American Indians and Alaskan Natives in Seattle are most likely to be in poverty, with 30% of this group in poverty. Native Hawaiians and Pacific Islanders, and African Americans, Hispanics and Latinos also have poverty rates of over 20%. White residents of Seattle are least likely to be in poverty, with 8.2% percent of White non-Hispanic residents in poverty.

Although the percentage of persons in poverty dropped both across Washington State and the United States throughout the 1990s, the percentage of residents under poverty increased in King County between 1990 and 2000.

One aspect of the core vision in the Comprehensive Plan is of Seattle as a socially equitable society. To realize this vision, residents need sufficient income for basic needs--food, shelter, and health care. Poor people make daily choices between their needs for food, shelter, and health care.

When they are not able to meet their basic needs, the poor may not have the same ability as other citizens to take advantage of economic and educational opportunities. They may not be fully able to participate in the community. Without their participation, both the community and the poor are further impoverished.

Even under current budget constraints, the City provides direct funding to social service agencies to support Seattle's poor residents. Services provided range from emergency food and shelter, to rent and utility assistance to keep people safely in their homes.

Health care insurance coverage: Approximately 89% of Seattle residents between 18 and 65 have health care insurance.

This is a 3% increase since the period 1994-1996. Most Seattle residents currently have health insurance. However, eleven percent of residents between 18 and 65 do not have insurance.

A report developed for the Washington State Planning Grant on Access to Health Insurance found that 8.4% of King County's residents under the age of 65 did not have health insurance in 2000. Seattle's residents have a lower rate of insurance than King County as a whole. Over 70% of residents in the King County study received health insurance through their employer. Data specific to Seattle for employer-funded insurance are not available.

Goal HDG6 of the Comprehensive Plan Human Development Element is to "create a healthy environment...where community members have good access to affordable health care." Policy HD32 seeks to "improve the quality of and access to health care."

The City is King County's partner in funding the Seattle-King County Public Health Department (SKCPHD). SKCPHD runs and funds health clinics, which provide low-cost health care to those who meet income requirements. SKCPHD also links community members who are eligible to low-cost health insurance programs.